

(KEYWORD, SUMMARY, AND DIGEST as amended by Senate committee amendments)

**INSURANCE/AUTOMOBILE. Prohibits insurers from refusing to bind or sell collision or comprehensive automobile coverage when there is possible pending tropical storm or hurricane exposure.**

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DIGEST

Proposed law prohibits insurers from refusing to issue an automobile insurance policy providing collision or comprehensive coverage on a newly purchased motor vehicle to one of the insurer's existing automobile policyholder who is an otherwise qualified purchaser based solely on a named tropical storm or hurricane in the Gulf of Mexico.

(Adds R.S. 22:1289.1)

Summary of Amendments Adopted by House

Committee Amendments Proposed by House Committee on Insurance to the original bill.

1. Removes prohibition on refusing to issue a policy on a trade-in motor vehicle.
2. Additionally requires that the purchaser be otherwise qualified and an existing automobile policyholder.
3. Provides that refusal to issue the policy not be based solely on an impending named tropical storm or hurricane in the Gulf of Mexico.

House Floor Amendments to the engrossed bill.

1. Removes requirement that the named storm or hurricane be an impending named storm or hurricane and provides that it be in the Gulf of Mexico.

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the reengrossed bill.

1. Removes "impending" from the characterization of a named tropical storm or hurricane in the Gulf of Mexico.